State of Idaho

DEPARTMENT OF INSURANCE

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NEWS RELEASE

FOR IMMEDIATE RELEASE

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Be Prepared for Spring Flooding

BOISE ID – Along with the abundance of snow we have received this winter comes the heightened possibility of spring flooding. The Idaho Department of Insurance wants to alert homeowners to the potential risk of damage and destruction flood waters could bring.

Sudden thaws of a heavy snow pack can lead to flooding. A midwinter or early spring thaw can produce large amounts of runoff in a short period of time. Water cannot penetrate frozen ground and causes lakes, streams and rivers to spill over their banks.

Department Director, Bill Deal, said, "We want consumers to be aware that most homeowner's policies do not include coverage for flood insurance." Deal encourages Idaho residents to contact their insurance producers about this possible risk.

Idaho residents need to know that a 30-day waiting period usually exists when purchasing a new flood policy. "Now is the time to review your coverage and be sure your home and belongings are protected if a flood occurs in your area in the coming months," said Deal.

Property owners and renters can get flood insurance

- if they live in a floodplain or high-flood-risk area;
- if they live outside a floodplain or in a low-to-moderate flood-risk area;
- if their house has been flooded before;
- if their mortgage company doesn't require it;
- from their local insurance producer.

Consumers needing help locating a producer may visit www.floodsmart.gov, or call the National Flood Insurance Progam at 1-800-427-2419. Idaho residents may also contact the Department of Insurance at 208-334-4250 with questions about flood insurance.